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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Tanitcha	Brian
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Moore-Laws	Laws
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	XXX - XX5219
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Tanitcha First Name	Moore-Laws Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	701C Woodridge Dr	If Debtor 2 lives at a different address:
	7816 Woodridge Dr. Number Street	7816 Woodridge Dr. Number Street
	Woodridge Illinois 60517 City State Zip Code	Woodridge Illinois 60517 City State Zip Code
	Du Page	Du Page
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		_
		-

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Debtor 1 Tanitcha		Moore-Laws	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case			
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief desc Bankruptcy (Form B2010)). A Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or mor may pay with a credit compay the fee in Individuals to Pay You. I request that my fee by judge may, but is not rethe official poverty line.	w you may pay. Typically, it ney order If your attorney ard or check with a pre-prior in installments. If you chook in Filing Fee in Installments be waived (You may requested to, waive your fee, of that applies to your family anyou must fill out the Application.	f you are paying the submitting you nted address. Dose this option, sign (Official Form 103) and may do so on a size and you are to	the clerk's office in your local court for the fee yourself, you may pay with cash, ar payment on your behalf, your attorney and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a sally if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	Wh	en MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>w</u> h	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line Yes. Fill out <i>Init</i>	12.		o you want to stay in your residence? st You (Form 101A) and file it with

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Debtor 1 Tanitcha Moore-Laws __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Tanitcha Moore-Laws Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Effo	rts to Receive a Brie	efing About Credit Counseling			
	About Debtor 1:		Ab	out Debtor 2 (Sp	pouse Only in a Joint Case):
15. Tell the court	You must check one:		Yo	u must check one:	
whether you have received briefing about credit counseling.	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	~	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			ter you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the		from an approve obtain those se made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied a for not receiving a briefing before truptcy.
	receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.
		the 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only imited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit ause of:		I am not require counseling beca	d to receive a briefing about credit ause of:
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		I am currently on active military duty in a military combat zone.		Active duty.	duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Tanitcha Moore-Laws /s/ Brian Laws Signature of Debtor 1 Signature of Debtor 2 Executed on _ 4/7/2017 4/7/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Tanitcha		Moore-Laws	Case number (iii	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, o	r 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342	2(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Pellumb Hoxha		Date	4/7/2017
	Signature of Attorney for	or Debtor		MM / DD / YYYY
	. J			
	Pellumb Hoxha			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City	;	State	Zip Code
	Contact phone		Email address	phoxha@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Tanitcha		Moore-Laws
	First Name	Middle Name	Last Name
Debtor 2	Brian		Laws
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$203,333.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$56,388.49
1c. Copy line 63, Total of all property on Schedule A/B	\$259,721.49
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$268,979.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$52,470.00
Your total liabilities	\$321,449.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$6,003.37
Copy your combined monthly income from line 12 of Schedule I	φο,υυσ.σ <i>ι</i> ————————————————————————————————————
i. Schedule J: Your Expenses (Official Form 106J)	\$3,903.00

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Debtor 1 Tanitcha Moore-Laws _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,007.36 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$3,661.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$3,661.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informati	on to identify your	case:			
Debtor 1	Ta	nitcha		Moore-Laws		
	Fir	st Name	Middle N	Name Last Name		
Debtor 2 (Spouse, if fi		ian rst Name	Middle N	Laws Name Last Name		
United Sta	ates Bank	ruptcy Court for the	e: <u>Northern</u>	District of Illinois (State)		
Case nun (If known)	nber					
Officia	J For	m 106A/B				Check if this is an
						amended filing
Sche	dule <i>i</i>	A/B: Prop	erty			12/1
category responsib write you	where yo le for sup name ar	u think it fits best plying correct inf nd case number (i	. Be as complete a ormation. If more s f known). Answer e	ist an asset only once. If an asset fits in more and accurate as possible. If two married peop space is needed, attach a separate sheet to t every question. nd, or Other Real Estate You Own or Ha	le are filing together, both a his form. On the top of any	are equally
1. Do you	ı own or	have any legal or	equitable interest i	in any residence, building, land, or similar pr	operty?	
	No. Go 1	to Part 2				
✓	Yes. Wh	ere is the property?				
1.1				What is the property? Check all that apply. Single-family home		claims or exemptions. Put ured claims on Schedule D:
		ldress, if available, o oodridge Dr.	or other description	Duplex or multi-unit building	Creditors Who Have Cla	aims Secured by Property.
	Number	Street		Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
	-			Manufactured or mobile home	\$200333.00	\$200333.00
	Woodrid		60517	Land	Describe the meture	f
	City	State	Zip Code	Investment property	Describe the nature of interest (such as fee s	
	Du Page County	!		Timeshare	the entireties, or a life	e estate), if known.
	County			Other	Chack if this is co	ommunity property
				Who has an interest in the property? Check		
				one.	_	
				Debtor 1 only Debtor 2 only		
				Debtor 1 and Debtor 2 only		
				At least one of the debtors and another		
				Other information you wish to add about the	is item, such as local	
				property identification number:	•	
If vou	own or h	ave more than one	. list here:	number.		
				What is the property? Check all that apply.		claims or exemptions. Put
1.2	Street ad	Idress, if available, o	or other description	Single-family home		red claims on Schedule D: aims Secured by Property.
	Timesha	re		Duplex or multi-unit building	Current value of the	Current value of the
	Number	Street		Condominium or cooperative	entire property?	portion you own?
	Orlando	Florida	32819	Manufactured or mobile home	\$3000.00	\$3000.00
	City	State	Zip Code	Investment property	Describe the nature of	
	Orange			Timeshare	interest (such as fee s the entireties, or a life	
	County		_	Other	-	
				Who has an interest in the property? Check		ommunity property
				one. Debtor 1 only		
				Debtor 2 only		
				Debtor 1 and Debtor 2 only		
				At least one of the debtors and another		
				Other information you wish to add about the	is item, such as local	
				property identification number:		

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Debtor 1	Tanitcha First Name	Middle Name	Moore-Laws Last Name	Case number	(if known)	
1.3	et address, if available, or oth		That is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	y.	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
Nun City	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			The has an interest in the property? Character 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about	r	(see instructions)	ommunity property
	the dollar value of the por ve attached for Part 1. Wr	pr tion you own for al ite that number he	roperty identification number: Il of your entries from Part 1, including re.	·	e for nages	03333.00
Do you ow you own the 3. Cars, va	nat someone else drives. If y ns, trucks, tractors, sport uti	equitable interest ou lease a vehicle, a	in any vehicles, whether they are regi lso report it on Schedule G: Executory Co ycles		•	
✓ No ✓ Yes		Lexus	Who has an interest in the property	/? Check	Do not deduct secured	I claims or exemptions. Put
	Model: Year: Approximate mileage:	LS-460 2008 140000	one. Debtor 1 only		•	ured claims on Schedule D: laims Secured by Property.
	Other information:	<u> </u>	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community prop		Current value of the entire property? \$11850.00	Current value of the portion you own? \$11850.00
3.2	Make Model: Year:	Lincoln MKS 2010	who has an interest in the property one. Debtor 1 only		the amount of any sec	I claims or exemptions. Put ured claims on <i>Schedule D:</i> laims Secured by Property.
	Approximate mileage: Other information:	60000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an		Current value of the entire property? \$13175.00	Current value of the portion you own? \$13175.00
			Check if this is community prop	perty (see		

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	Tanitcha First Name	Middle Name	Moore-Laws Last Name	Case number		
3.3	Make Model: Year: Approximate mileage: Other information:	Mercedes E350 2014 42000	Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community proinstructions)	another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own? \$24275.00
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the proper one. Debtor 1 only	ty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put tred claims on Schedule D: hims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a		Current value of the entire property?	Current value of the portion you own?
			er recreational vehicles, other vehiclet, fishing vessels, snowmobiles, motorc			
	mples: Boats, trailers, moto No Yes Make		t, fishing vessels, snowmobiles, motorc	ycle accessorie	Do not deduct secured	claims or exemptions. Put red claims on <i>Schedule D:</i>
Exa	mples: Boats, trailers, moto No Yes		who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	cycle accessorie cty? Check	Do not deduct secured the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> iims Secured by Property. Current value of the portion you own?
Exa ✓	mples: Boats, trailers, moto No Yes Make Model: Year: Approximate mileage:		who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	rty? Check another operty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla. Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule D: nims Secured by Property. Current value of the

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$670.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$1005.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$201.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1876.00 for Part 3. Write that number here

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$50.25 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third Bank 17.1. Checking account: \$249.24 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Tanitcha		Moore-Laws	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum No	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfer	checks, promissory notes,	and money orders.	
	Yes. Give specific information about them	Issuer name:			
21	Retirement or pension	accounts			· -
	Examples: Interests in I		, thrift savings accounts, or	other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			· -
		Retirement account:			· -
		Keogh:			
		Additional account:			
00	0	Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			· -
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or for a n	umber of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Tanitcha First Name	NA: el el o	Moore-Laws Name Last Name	Case number (if known)	
24.	Interests in ar	Middle n education IRA, in an acc 30(b)(1), 529A(b), and 529	count in a qualified ABLE program, or unde	r a qualified state tuition program.	
	No Yes	Institution name and descri	ption. Separately file the records of any interests	s.11 U.S.C. § 521(c):	
25.	Trusts, equita exercisable fo		property (other than anything listed in line	1), and rights or powers	
	✓ No Yes. Descr	ibe			
26.	Examples: Inte		secrets, and other intellectual property es, proceeds from royalties and licensing agree	ments	
	Yes. Descr	ibe			
27.	Examples: Build	chises, and other genera ding permits, exclusive licer	I intangibles ases, cooperative association holdings, liquor lic	censes, professional licenses	
	Yes. Descr	ibe			
	ov or proport	ty owed to you?			
IVIO	ley of propert	ly owed to you:			Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow				portion you own?
					portion you own? Do not deduct secured
	Tax refunds ow No Yes. Give s	ved to you pecific information	Anticipated 2016 Tax Refund	Federal:	portion you own? Do not deduct secured
	Tax refunds ow No Yes. Give signs about	ved to you pecific information them, including whether	Anticipated 2016 Tax Refund Anticipated 2016 Tax Refund	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow No Yes. Give s about you al	ved to you pecific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow No Yes. Give s about you al	pecific information them, including whether lready filed the returns			portion you own? Do not deduct secured claims or exemptions. \$4913.00
28.	Tax refunds ow No Yes. Give syabout you al and the	pecific information them, including whether lready filed the returns ne tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$4913.00 \$0.00
28.	Tax refunds ow No Yes. Give sy about you al and the Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	Anticipated 2016 Tax Refund	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$4913.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and the Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	Anticipated 2016 Tax Refund	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$4913.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and the Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	Anticipated 2016 Tax Refund	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$4913.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and the Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	Anticipated 2016 Tax Refund	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$4913.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds ow No Yes. Give s about you al and the Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	Anticipated 2016 Tax Refund	State: Local: divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$4913.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds ow No Yes. Give s about you al and the Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	Anticipated 2016 Tax Refund	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$4913.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow No Yes. Give sy about you al and the second of the secon	pecific information them, including whether lready filed the returns ne tax years	Anticipated 2016 Tax Refund	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	## Solution ## Sol
29.	Tax refunds ow No Yes. Give sy about you at and the second of the sec	pecific information them, including whether dready filed the returns he tax years	Anticipated 2016 Tax Refund spousal support, child support, maintenance, of	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	### Solution ### S
29.	Tax refunds ow No Yes. Give sy about you al and the second of the secon	pecific information them, including whether dready filed the returns he tax years	Anticipated 2016 Tax Refund spousal support, child support, maintenance, of	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	### Solution ### S

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Deb ¹	tor 1 Tanitcha		Moore-Laws	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance p Examples: Health, disabilit		ealth savings account (HSA); credit, hor	meowner's, or renter's insurance	
	No Yes. Name the insura of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary of property because someon No Yes. Describe	of a living trust, expec	n someone who has died t proceeds from a life insurance policy,	or are currently entitled to receive	
33.	Claims against third par		t you have filed a lawsuit or made a surance claims, or rights to sue	demand for payment	
34.	Other contingent and unto set off claims No Yes. Describe	nliquidated claims c	of every nature, including countercla	aims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	ı did not already list			
36.		-	om Part 4, including any entries for		\$5212.49
Part	_			erest In. List any real estate in Par	t 1.
37.	No. Go to Part 6. Yes. Go to line 38.	legal or equitable i	nterest in any business-related prop	!	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or No Yes. Describe	commissions you al	ready earned		
39.	Office equipment, furnis Examples: Business-relate No Yes. Describe			nines, rugs, telephones, desks, chairs, elec	tronic devices

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Debt	tor 1 Tanitcha	Moore-Laws	Case number (if known)	
	First Name Middle Nam	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	ou use in business, and tools of your tra	ade	
	✓ No			
	Yes. Describe			
	Tes. Describe			
				I .
41	Inventory			
71.	inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	<u> </u>	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
			-	_
43.	Customer lists, mailing lists, or other compile	ations		
	✓ No			
	Yes. Do your lists include personally identif	fiable information (as defined in 11 U.S.C.	8 101(41A))?	
	List 20 year lists insiduc personally lusinal	nable internation (ac comitee in 11 Giero.	3	
	No			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
		-		
	✓ No			
	Yes. Give specific			
	information	-		
				
				
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for page	s you have attached	
for Pa	art 5. Write that number here			
<u></u>	D 1 . A . E 10		0	
Part	Describe Any Farm- and Commerce If you own or have an interest in farmland, list it		Own or Have an Interest In.	
	ii you own or have an interest in farmland, list i	it III Part 1.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial fis	hing-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			
	-			

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Debto		Tanitcha First Name		Moore-Laws ast Name	Case number (if known)	
48.	Crop	ps-either growing				
	✓	No Yes. Describe				
49.	_		oment, implements, machinery, fixture	es, and tools of trade		
		No Yes. Describe				
50.	- Farr	m and fishing supp	lies, chemicals, and feed			
		No Yes. Describe				
	<u> </u>					
51.	_	farm- and comme	rcial fishing-related property you did	not already list		
		Yes. Describe				
			I of your entries from Part 6, including		ou have attached	
Part 7		Describe All Pro	perty You Own or Have an Intere	est in That You Did No	t List ∆hove	
53.	Do y	ou have other prop	perty of any kind you did not already l		t Elst Abovo	
		No	s, country club membership			
	Ħ.	Yes. Give specific information				
54. Ad	ld th	e dollar value of al	I of your entries from Part 7. Write th	at number here		<u> </u>
Part 8	: [List the Totals of	Each Part of this Form			
55. P	art 1	l: Total real estate	, line 2		>	\$203333.00
56. p a	art 2	total vehicles, lin	e 5	\$49300.00		
57. P a	art 3	: Total personal ar	nd household items, line 15	\$1876.00		
58. P a	art 4	: Total financial as	sets, line 36	\$5212.49		
59. P	art 5	5: Total business-re	elated property, line 45			
60. P	art 6	6: Total farm- and f	ishing-related property, line 52			
61. P	art 7	7: Total other prop	erty not listed, line 54			
62. T	otal	personal property.	Add lines 56 through 61	\$56388.49	Copy personal property total	+ \$56388.49
						\$259721.49
63. T c	tal o	of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Tanitcha		Moore-Laws
	First Name	Middle Name	Last Name
Debtor 2	Brian		Laws
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number (If known)			(State)

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt				
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.			
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: 7816 Woodridge Dr. , Woodridge, IL 60517 Line from Schedule A/B: 01	\$200,333.00	\$16,717.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901		
	Brief description: Lexus LS-460, 2008 Line from Schedule A/B: 03	\$11,850.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)		
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?			

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art 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Scriedule AVD		
Brief description:	\$13,175.00		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Lincoln MKS, 2010		\$0	
Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	
Brief			735 ILCS 5/12-1001(c); 735 ILCS
description:	\$24,275.00	₹	5/12-1001(b)
Mercedes E350, 2014 Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$249.24	\$249.24	
Checking account, Fifth Third Bank Line from		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B: 17			
Brief	ФС70.00	_	735 ILCS 5/12-1001(b)
description: Misc. Household Goods	\$670.00	\$670.00	
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$1,005.00	\$1,005.00	
Misc. Electronics		100% of fair market value, up to any	_
Line from Schedule A/B: 07		applicable statutory limit	
Brief	#004.00	_	735 ILCS 5/12-1001(a)
description: Misc. Used Clothing	\$201.00	\$201.00	
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$50.25	\$50.25	
Cash On Hand		100% of fair market value, up to any	_
Line from Schedule A/B: 16		applicable statutory limit	
Brief description:	\$1,280.00	V	735 ILCS 5/12-1001(b)
Federal, Anticipated		\$1,200.00	<u> </u>
2016 Tax Refund Line from		100% of fair market value, up to any applicable statutory limit	
Schedule A/B: 28			
Brief	¢3 633 00		735 ILCS 5/12-1001(b)
description: Federal, Anticipated	\$3,633.00	\$3,633.00	_
2016 Tax Refund		100% of fair market value, up to any	
Line from Schedule A/B: 28		applicable statutory limit	
<u></u>			

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Fill.in	this information to identify your cas	se:				
Debto	or 1 Tanitcha First Name	Moore-Laws Middle Name Last Name				
Debto						
	or 2 Brian e, if filing) First Name	Laws Middle Name Last Name				
United	d States Bankruptcy Court for the:	Northern District of Illinois				
Case (If know	number //)	(State)				
	icial Form 106D					heck if this is ar nended filing
		ors Who Have Claims	Secure	d by Prop		12/15
more s	space is needed, copy the Additio and case number (if known). Do any creditors have claims se		attach it to th	is form. On the top	of any additional page	
L	No. Check this box and subm	it this form to the court with your other schedu	iles. You have	nothing else to rep	ort on this form.	
[Yes. Fill in all of the information	below.				
Part	1: List All Secured Claims					
2.	List all secured claims. If a credit separately for each claim. If more th in Part 2. As much as possible, list name.	or has more than one secured claim, list the cred an one creditor has a particular claim, list the oth the claims in alphabetical order according to the o	er creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	HOMEBRIDGE FINANCIAL I Creditor's Name	Describe the property that secures the clai	m:	\$183,616.00	\$200,333.00	\$0.00
	194 Wood Avenue South	360 Mortgage				
	Number Street	As of the date you file, the claim is: Check a	I that apply.			
	9th Floors	Contingent				
	Iselin NJ 08830	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check all that apply.				
	Debtor 2 only	An agreement you made (such as mortgag car loan)	e or secured			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's	lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit				
	Check if this claim relates to a community debt	Other (including a right to offset)				
	Date debt was incurred	Last 4 digits of account number 739	2			
2.2	Santander Consumer USA Creditor's Name	Describe the property that secures the clai	m:	\$33,347.00	\$24,275.00	\$9,072.00
	8585 N Stemmons Fwy	073 Automobile				
	Number Street	As of the date you file, the claim is: Check a	I that apply.			
		Contingent				
	DallasTX75247CityStateZIP Code	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check all that apply.				
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgag car loan)	e or secured			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's	lien)			
	and another	Judgment lien from a lawsuit				
	Check if this claim relates to a community debt	Other (including a right to offset)				
	Date debt wasincurred	Last 4 digits of account number100	0			
	Add the dellar value of v	our entries in Column A on this page. Write t	at number	\$216 963 00		

here:

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Debto	or 1 Tanitcha		umber (if known)		
		liddle Name Last Name			
Pa	Additional Page	his assaulter than having in vith 0.0 falls and ha	Column A	Column B	Column C
	2.4, and so forth.	his page, number them beginning with 2.3, followed by	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.3	ALLY FINANCIAL	Describe the preparty that account the plains	\$21,578.00	\$13,175.00	\$8,403.00
	Creditor's Name	Describe the property that secures the claim:	 _		
	PO BOX 380901 Number Street	072 Automobile As of the date you file, the claim is: Check all that apply.			
	Number Street	Contingent	•		
	BLOOMINGTON MN 55438	Unliquidated			
	City State ZIP Code	= '			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was	Last 4 digits of account number5929			
2.4	CHASE AUTO	Book the discount of the book of the state	\$18,538.00	\$11,850.00	\$6,688.00
	Creditor's Name	Describe the property that secures the claim:			
	900 STEWART AVENUE Number Street	060 Automobile As of the date you file, the claim is: Check all that apply.	_		
		Contingent			
	GARDEN CITY NY 11530	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.	Nature of lien. Check all that apply.			
	Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured	d		
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors and	Statutory lien (such as tax lien, mechanic's lien)			
	another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number5414			
2.5	Westgate Resorts Creditor's Name	Describe the property that secures the claim:	\$11,900.00	\$3,000.00	\$8,900.00
	5601 Windhover Dr	Timeshare			
	Number Street	As of the date you file, the claim is: Check all that apply	-		
		Contingent			
	Orlando FL 32819 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
	Add the dollar value of you here:	ur entries in Column A on this page. Write that number	\$52,016.00		
		our form, add the dollar value totals from all pages.	\$268,979.00	1	
	Write that number here:	,			

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Debtor 1	Tanitcha		Moore-Laws
	First Name	Middle Name	Last Name
Debtor 2	Brian		Laws
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number			(Glato)
(If known)			

П	Check	if	this	is	an	amended	filina

claim

amount

amount

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1:	List All of	Your PRIORITY	Unsecured Claims
---------	-------------	---------------	-------------------------

Do any creditors have priority unsecured claims against you?

	No. Go to Part 2.			
	Yes.			
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor selisted, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two procontinuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	both priority	and nonprior	ity amounts.
		Total	Driority	Monnriority

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AFNI, INC. \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2017 PO Box 3517 Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 61702 Bloomington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only **V** Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes **ALLY FINANCIAL** 4.2 \$14,657.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 380901 When was the debt incurred? 10/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 55438 BLOOMINGTON Minnesota Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify 2015 Chevrolet Malibu Is the claim subject to offset? **✓** No Yes **AMEX** 4.3 \$5,712.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2015 PO box 981540 Number Street As of the date you file, the claim is: Check all that apply. Contingent El Paso Texas 79998 Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Is the claim subject to offset? Other. Specify No Yes

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Last Name

-	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4 <i>E</i>	AMEX Nonpriority Creditor's Name PO box 981540 Number Street	Last 4 digits of account number 7013 When was the debt incurred? 8/2015 As of the date you file, the claim is: Check all that apply.	\$3,912.00
; [[[[El Paso Texas 79998 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
	CAP1 Nonpriority Creditor's Name 11013 W BROAD ST Number Street GLEN ALLEN Virginia 23060 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Last 4 digits of account number 3560 When was the debt incurred? 1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$1,241.00
	Check if this claim relates to a community debt s the claim subject to offset? No Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
N 1 N	CAP1 NA Nonpriority Creditor's Name 11013 W BROAD ST Number Street	Last 4 digits of account number5536 When was the debt incurred?10/2011 As of the date you file, the claim is: Check all that apply. Contingent	\$2,236.00
7 [] [] []	GLEN ALLEN Virginia 23060 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offset? ✓ No	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	

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Part 2	Your NONPRIORITY Unsecured Claims - Continuati	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CRDT FIRST Nonpriority Creditor's Name POB 81315 Number Street	Last 4 digits of account number 2853 When was the debt incurred? 2/2015	\$1,107.00
	CLEVELAND Ohio 44181 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
4.8	CREDITONEBNK Nonpriority Creditor's Name PO BOX 98872 Number Street LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred? 8/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$627.00
4.9	Elmhurst memorial Hospital Nonpriority Creditor's Name 155 E. Brush Hill Road Number Street Elmhurst Illinois 60126 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical	\$100.00

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Debtor 1 Tanitcha Moore-Laws Case number (if known)
First Name Middle Name Last Name

Part 2:	Your NONPRIORITY Unsecured Claims - Continua	ation Page	
	After listing any entries on this page, number them beginn	ing with 4.5, followed by 4.6, and so forth.	Total claim
4.10	Emerald Courts Apartments	Last 4 digits of account number	\$1,981.00
	Nonpriority Creditor's Name 2472 Emerald Ct #111	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Woodridge Illinois 60517	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Co-Signor Apt Debt	
	✓ No		
	Yes		
4.11	Firestone	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 21551 Lincoln Highway	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
		Unliquidated	
	LynwoodIllinois60411CityStateZip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Credit Card	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.12	Good Samaritan Hospital Nonpriority Creditor's Name	Last 4 digits of account number	\$100.00
	375 Dixmyth Ave	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cincinnati Ohio 45220	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Medical	
	✓ No		
	Yes		

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Debtor 1 Tanitcha Moore-Laws Case number (if known)
First Name Middle Name Last Name

Part 2	rt 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
	After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim				
4.13	After listing any entries on this page, number them beginning illinois Department of Revenue Nonpriority Creditor's Name 100 W Randolph Street Level 7-425 Number Street Bankruptcy Section Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No		*950.00				
4.14	Illinois Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street Legal Dept Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$978.00				
4.15	Akron Ohio 44309 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number When was the debt incurred?	\$0.00				

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Debtor 1 Tanitcha First Name Case number (if known) Moore-Laws Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2:

	After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.16	KOHLS/CAPONE	Last 4 digits of account number 3810	\$169.00
	Nonpriority Creditor's Name PO BOX 3115	When was the debt incurred? 7/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	MILWAUKEE Wisconsin 53201	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.17	MOHELA/DEPT OF ED	Last 4 digits of account number 0001	\$3,661.00
	Nonpriority Creditor's Name	When was the debt incurred? 4/2000	<u> </u>
	633 SPIRIT DR Number Street	when was the debt incurred: 4/2000	
		As of the date you file, the claim is: Check all that apply.	
	CHESTERFIELD Missouri 63005	Contingent	
	CHESTERFIELD Missouri 63005 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4 4 0	PayPal Credit		#0.000.00
4.18	Nonpriority Creditor's Name	Last 4 digits of account number	\$3,000.00
	PO Box 105658	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta Casusia 20040	Unliquidated	
	Atlanta Georgia 30348 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	<u> </u>	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Credit Services	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SYNCB/CARE CREDIT 4.19 \$8,000.00 Last 4 digits of account number Nonpriority Creditor's Name 950 FORRER BLVD When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **KETTERING** 45420 Ohio City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Credit Card Is the claim subject to offset? **✓** No Yes 4.20 SYNCB/JCP \$2,303.00 9766 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 9/2011 PO BOX 965007 Number As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.21 SYNCB/JCP \$300.00 4466 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965007 When was the debt incurred? 12/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim:

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Debtor 1 Tanitcha Moore-Laws __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 SYNCB/TJX \$236.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 965015 When was the debt incurred? 8/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** 32896 Florida Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify ___ Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Tanitcha Moore-Laws Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$3,661.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$48,809.00
	6j. Total. Add lines 6f through 6i.	6i.	\$52,470.00

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Tanitcha		Moore-Laws
	First Name	Middle Name	Last Name
Debtor 2	Brian		Laws
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(**************************************

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify your cas	se:			
Debtor 1	Tanitcha		Moore-Laws		
	First Name	Middle Name	Last Name	_	
Debtor 2	Brian		Laws		
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_	
Case number (If known)			. , ,	_	
					Check if this is an amended filing
Official	Form 106H				
Schedul	e H: Your Code	ebtors			12/15
Codebtors are	people or entities who are	e also liable for any de	bts you may have. Be as com	plete and accurate as possible	. If two married people are

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

kno	wn). Answer every question.
1.	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No
	Yes
2.	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
	No. Go to line 3.
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
	No No
	Yes. In which community state or territory did you live? Fill in the name and current address of that person.
	Name of your spouse, former spouse, or legal equivalent
	Number Street
	City State Zip Code
3.	In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor Column 2: The creditor to whom you owe the debt
	Check all schedules that apply:

	Case 17-111		d 04/07/17 cument	Entered Page 36	d 04/07/17 of 77	18:07:44 D	esc Ma	in
Fill in this in	formation to identify	vour case:						
Debtor 1	Tanitcha First Name	Middle Name	Moore-L Last Nar		_			
Debtor 2 (Spouse, if filing	Brian	Middle Name	Laws Last Nar			ck if this is: An amended filing		
United States the: Case number (If known)	Bankruptcy Court for	Northern	District of Illino (Sta		_	A supplement show expenses as of the	0	•
Official	Form 106I							
Schedu	le I: Your In	come						12/15
Part 1: De	nown). Answer every	•	Debtor 1			Debtor 2		
informati If you hav attach a se	on. e more than one job, eparate page with n about additional	Employment status Occupation	Employe Not Emp			Employed Not Employed	d	
	art time, seasonal, or byed work.	Employer's name	United States	s Postal Servic	e USPS			
Occupatio	n may include student aker, if it applies.	Employer's address	11600 Irving Number Stree	,		Number Street		
			Chicago City	Illinois State	60666 Zip Code	City	State	Zip Code
		How long employed there?						

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 2 or For Debtor 1 non-filing spouse \$6,137.86 \$0.00 + \$0.00 + \$0.00

\$0.00

\$6,137.86

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Debto		ore-Laws	Case numbe	r <i>(if</i>	
	First Name Middle Name Last	Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here	→ 4.	\$6,137.86	\$0.00	
5. List	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$1,046.70	\$0.00	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c.	\$65.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e.	Insurance	5e.	\$469.26	\$0.00	
5f. I	Domestic support obligations	5f.	\$0.00	\$0.00	
5g.	Union dues	5g.	\$53.54	\$0.00	
5h.	Other deductions. Specify:	5h. +	\$0.00 +	\$0.00	
6. Add +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5e + 5e + 5e + 5e + 5e + 5e$	5g 6.	\$1,634.49	\$0.00	
7. Calc	sulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,503.37	\$0.00	
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$0.00	
	Interest and dividends	8b.	\$0.00	\$0.00	
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	·			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	\$0.00	\$0.00	
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$0.00	\$0.00	
 	Other government assistance that you regularly receive nounce cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify:	8f.	\$0.00	\$0.00	
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify: Cash Job	8h. +	\$0.00 +	\$1,500.00	
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h	n. 9.	\$0.00	\$1,500.00	
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spous	10. se	\$4,503.37	\$1,500.00 =	\$6,003.37
Incl frien	Ite all other regular contributions to the expenses that you list ude contributions from an unmarried partner, members of your hourds or relatives. In the include any amounts already included in lines 2-10 or amounts.	usehold, your d	ependents, your roomr		
Spe	cify:			11.	+ \$0.00
	d the amount in the last column of line 10 to the amount in line that amount on the Summary of Schedules and Statistical Summ				\$6,003.37
VVIII	e that amount on the <i>Summary of Schedules and Statistical Summ</i>	ary Or Certain L	iabilities al lu Helateu De	ага, ії ії арріїєѕ	Combined monthly income
13. Do	you expect an increase or decrease within the year after you No. Yes. Explain:	file this form?			1
	Too. Explain.				

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		Docu	illelit Page 36 01 7	1	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Tanitcha		Moore-Laws		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	Brian	Middle Mana	Laws	An amended fili	na
(opouse, ir iiirig)	First Name	Middle Name	Last Name	브	
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number			(Glale)		
(If known)				MM / DD / YYY	(
Official	Form 10	6J			
<u>Scneaui</u>	e J: Your	Expenses			12/15
		as possible. If two married people a eeded, attach another sheet to this			
	wer every quest		iorni. On the top of any addition	ar pages, write your r	anie and case number
Part 1: Des	cribe Your Ho	usehold			
1. Is this a joi					
□ No. Go	to line 2				
		e in a separate household?			
_		o in a separate nousenoia.			
Ŀ	✓ No				
	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ises for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D	ebtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?
			Child	24 years	No. ✓ Yes.
			Child	19 years	Yes.
			Cillia	19 years	Yes.
			Child	18 years	No.
					Yes.
3. Do your exp	enses include				
expenses o than	f people other	✓ No			
yourself an	d your	Yes			
dependent	s?				
Part 2: Esti	mate Your On	going Monthly Expenses			
		<u> </u>	raccount value this farm as a sumul	amout in a Chantar 1	2 cccs to remove
	of a date after th	your bankruptcy filing date unless y le bankruptcy is filed. If this is a sup			
		h non-cash government assistance luded it on Sc <i>hedule I: Your Incom</i> e			Your expenses
	or home owner or the ground or l	rship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$1,558.00
If not incl	uded in line 4:				
4a. Real e	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$65.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Tanitcha Moore-Laws Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans 5. \$0.00 6. Utilities: 6.0. Utilities: 6.0. Electricity, heat, natural gas 6. \$275.00 6. Utilities: 6.0. Avere, sewer, garbage collection 6.0. \$200.00 6. C. Telephone, cell phone, Internet, statellia, and cable services 6.0. \$200.00 6. C. Telephone, cell phone, Internet, statellia, and cable services 6.0. \$200.00 6. C. Telephone, cell phone, Internet, statellia, and cable services 6.0. \$200.00 6. C. Telephone, cell phone, Internet, statellia, and cable services 6.0. \$200.00 6. C. Telephone, cell phone, Internet, statellia, and cable services 6.0. \$200.00 6. C. Telephone, cell phone, Internet, statellia, and cable services 6.0. \$200.00 6. C. Crelephone, cell phone, Internet, statellia, and cable services 8.0. \$200.00 7. Food and housekeeping supplies 7.0. \$500.00 8. Charles and childers of security and cable s	First Name	Middle Name Last Name		
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11. Medical and dental expenses	9. Clothing, laundry, and dry o	eleaning	9.	\$100.00
12 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12 \$400.00 13 Entertainment, clubs, recreation, newspapers, magazines, and books 13 15 16 16 14 Charitable contributions and religious donations 14 \$0.00 15 Insurance Insurance	10. Personal care products ar	nd services	10.	\$80.00
Do not include a payments 13.	11. Medical and dental expen	ses	11.	\$50.00
14. Charitable contributions and religious donations 14. S0.00	_		12.	\$400.00
15. Insurance.	13. Entertainment, clubs, reci	reation, newspapers, magazines, and books	13.	\$0.00
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15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
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Specify: 16 \$0.00 17. Installment or lease payments: 17. Installment or lease payments 17. Installment or lease payments 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. \$0.00 19. Other payments you make to support others who do not live with you. \$0.00 \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	15d. Other insurance. Specif	y:	15d	\$0.00
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17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease paym	ents:		
17c. Other. Specify:	17a. Car payments for Vehicl	e 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	le 2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
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19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00				\$0.00
Specify:			18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		to support others who do not live with you.	10	\$0.00
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20b. Real estate taxes. 20b. So.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. So.00 20d. Maintenance, repair, and upkeep expenses. 20d. So.00				\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's	, or renter's insurance		
	20d. Maintenance, repair, an	d upkeep expenses.		
	20e. Homeowner's association	on or condominium dues		

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Tanitcha		Moore-Laws	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
22 Calc	ulate your monthly e	exnenses				
	Add lines 4 through 2	•				\$3,903.00
	Copy line 22 (monthly		\$0.00			
	., , ,	. The result is your monthly exp			00	\$3,903.00
			C115C5.		22.	
	ılate your monthly n		0			
	. ,	mbined monthly income) from	Schedule I.		23a	\$6,003.37
23b.	Copy your monthly ex	openses from line 22 above.			23b	\$3,903.00
		expenses from your monthly i	ncome.			\$2,100.37
	The result is your mor	nthly net income.			23c	
24. Do y	ou expect an increa	se or decrease in your expen	ses within the year after yo	ou file this form?		
For 6	example, do vou expe	ect to finish paying for your car	oan within the vear or do you	ı expect your		
		ease or decrease because of a				
✓ 1	No					
	⁄es					
	Evaloin horo					
	Explain here:					

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Tanitcha	Moore-Laws	
	First Name	Middle Name	Last Name
Debtor 2	Brian		Laws
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(**************************************

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Tanitcha Moore-Laws	✗ /s/ Brian Laws
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/7/2017	Date 4/7/2017
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	rmation to identify your ca	ase:				
Debtor 1	Tanitcha		Moore-La	ws		
	First Name	Middle Nam	e Last Nam	e		
Debtor 2 (Spouse, if filing)	Brian First Name	Middle Nam	e Laws	<u> </u>		
United States	Bankruptcy Court for the:	Northern	District of Illino (State			
Case number						
, ,						Check if this is an
<u>Official</u>	Form 107					amended filing
Stateme	ent of Financia	l Affairs for	Individuals	Filing for Bankr	uptcy	12/15
nformation. number (if kr		d, attach a separat lestion.	e sheet to this form.	ogether, both are equally On the top of any addition		
1. What is	s your current marital sta	tue?				
		tus:				
L.	arried 					
∐ No	t married					
2. During	the last 3 years, have yo	u lived anywhere ot	her than where you liv	re now?		
√ No						
Ľ	, s. List all of the places yo	u lived in the last 3 v	rears. Do not include v	where you live now		
□ .~	o. Liot all of the places yo		caro. Do not molado v	whole you live flow.		
De	btor 1:		Pates Debtor 1 lived here	Debtor 2:		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
				_		_
Nu	mber Street	F	rom	Number Street		From
_		Т	· o			To
Cit	y State	Zip Code		City State	Zip Code	
				Same as Debtor 1		Same as Debtor 1
N	unda au Otura at	F	rom	Number Street		From
inu	mber Street			Number Street		
			<u> </u>			· -
Cit	y State	Zip Code		City State	Zip Code	
				in a community property sta Puerto Rico, Texas, Washingt		mmunity property states

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$21772.14 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$18884.00 \$85041.10 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$87000.00 ✓ \$35000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Tanitcha			M	oore-Laws	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi com age	ders include you porations of whic	r relatives; a th you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all pa	yments to	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				paymont	ραισ	oun owo	
	Insider's Name				-		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
_	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Tanitcha		Moore-Laws	Case number (if known)	ı	
	First Name	Middle Name	Last Name			
11.	Within 90 days before you filed for accounts or refuse to make a pa			nk or financial institution,	set off any amou	nts from your
	No Yes. Fill in the details.					
			Describe the action the	creditor took	Date action was taken	Amount
	Creditor's Name					
	Number Street					
			Last 4 digits of account no	umber: XXXX-		
	City State	Zip Code				
12.	Within 1 year before you filed for appointed receiver, a custodian,		y of your property in the p	ossession of an assignee fo	or the benefit of c	reditors, a court-
	✓ No					
Part	Yes List Certain Gifts and Cor	ntributions				
13.	Within 2 years before you filed f		ou give any gifts with a to	tal value of more than \$600) per person?	
	✓ No Yes. Fill in the details for each	ch gift.				
	Gifts with a total value of m per person	ore than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the	e Gift				
	Number Street					
	City State	Zip Code				
	Person's relationship to you					
	Person to Whom You Gave th	e Gift				
	Number Street					
	City State	Zip Code				
	Person's relationship to you					

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ebtor 1	Tanitcha	Moore-Laws Case number	r (if known)	
	First Name Middle Name	Last Name		
\A/:-	thin O was a bafara way filed for bankry makey di	d von sino osu sifto os costello tiono mitho etatol	value of more than \$600	to any aboutty?
. Wi	inin 2 years before you filed for bankruptcy, di	d you give any gifts or contributions with a total	value of more than \$600	to any charity?
✓	No			
	Yes. Fill in the details for each gift or contribu	tion.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
				-
	Charity's Name	_		
		_		
		_		
	Number Street			
	City State Zip Code	_		
	City State Zip Code			
t 6:	List Certain Losses			
	hin 1 year before you filed for bankruptcy or s nbling?	ince you filed for bankruptcy, did you lose anyth	ing because of theft, fire,	other disaster, or
yaı				
✓	No			
	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the le		Value of property
	how the loss occurred	Include the amount that insurance has paid. I		lost
		pending insurance claims on line 33 of Scheol A/B: Property.	uie	
		102111 Topolity.		
				-
t 7:	List Certain Payments or Transfers			
	No Yes. Fill in the details.			
✓	res. I III II I le details.		_	
		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Semrad Law Firm	Attorney's Fee - 350.00	3/22/2017	\$350.00
	Person Who Was Paid	Attomey \$ 1 ee - 330.00	0/22/2017	φοσσ.σσ
	11101 S. Western Avenue	_		
	Number Street			
		_		
	Chicago Illinois 60643			
	City State Zip Code	_		
	For the second s	_		
	Email or website address			
	Person Who Made the Payment, if Not You	_		
	•			
	Person Who Was Paid	_		
		_		
	Number Street	_		
	Number Street	_		
		_ _ _		
	Number Street City State Zip Code	- - -		
	City State Zip Code	- - -		
		- - -		

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Debto		Tanitcha		Moore-Laws	Case number (if know	n)	
		First Name	Middle Name	Last Name			
	help	nin 1 year before you file you deal with your cred not include any payment o	ditors or to make paym		our behalf pay or transfe	r any property to a	nyone who promised to
	✓	No Vos. Fill in the details					
	Ш	Yes. Fill in the details.				_	
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	✓	No Yes. Fill in the details.		Description and value of property transferred		ny property or eceived or debts p	Date aid transfer was
				property transierred	in exchang	-	made
		Person Who Received Tra	ansfer				
		Number Street					
		City State Person's relationship to y	'				
		Person Who Received Tra	ansfer				
		Number Street					
		City State Person's relationship to y					
	ben	eficiary? ese are often called asset-p No		d you transfer any property to	a self-settled trust or sin	nilar device of whic	ch you are a
		Yes. Fill in the details.		Description and value o	f the property transferred	I	Date transfer was
		Name of trust					made

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Debtor 1 Tanitcha Moore-Laws _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Debtor 1 Tanitcha Moore-Laws Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Tanitcha			N	loore-Laws	Cas	se number <i>(i</i>	f known)		
		First Name		Middle Name	L	ast Name			<u>-</u>		
26.	Hav	e you been a part	y in any judio	cial or administr	ative proce	eding under	any environme	ntal law? In	clude settlei	ments and ord	lers.
	H	Yes. Fill in the det	taile								
	ш	165. 1	ialis.								
					Court or ac	gency		Nature	of the case		Status of the case
		Case title									Gudo
							_				Pending
					Court Name						
		Case number			NumberStre	eet					On appeal
		Guest Humber									Concluded
					City	State	Zip Code				
		Civa Dataila Al	V)i		- t- A D	-1				
Part	t 11:	Give Details Al	Joul Your E	business or Co	nnection	S to Arry Du	siness				
27	With	nin 4 years before	you filed for	hankruntev die	l vou own a	husiness or	have any of the	following o	onnections t	o any husines	s?
	*****	iii 4 years before	you med for	banki aptoy, aic	i you own a	business of	nave any or the	ionowing c	omiconons t	o uny busines	.
		A sole propri	etor or self-e	mployed in a tra	ade, profes	sion, or othe	r activity, either	full-time or p	oart-time		
		A member of	f a limited liak	oility company (L	LC) or limit	ed liability pa	artnership (LLP)				
		A partner in a	a partnership)							
			-	anaging executiv	e of a corp	oration					
		_		of the voting or e			noration				
			at loadt 0 /0 C	or the voting or e	quity 300ui	ilios or a corp	poration				
	V	No. None of the a	above applie	s. Go to Part 12							
	\Box	Yes. Check all tha	at apply abo	ve and fill in the	details belo	ow for each b	ousiness.				
					Desc	ribe the natu	ure of the busine	ess	Employer I	dentification	number Do not
											number or ITIN.
									EIN:		
		Business Name									
		Number Street			_				Dates busi	ness existed	
		Number Street			Nam	e of account	ant or bookkee	per	Dates busi	illess existed	
		City	State	Zip Code					From	To	
		J.,	Otato	p					110111	10	
					Desc	ribe the natu	ure of the busine	ess	Employer I	dentification	number Do not
									include So	cial Security r	number or ITIN.
					_				EIN:		
		Business Name									
		Number Street			_				Dates husi	ness existed	
		Number Street			Nam	e of account	ant or bookkee	per			
		City	State	Zip Code	_			•	From	To	
		,		,р					110111	10	
					Desc	ribe the natu	ure of the busine	ess	Employer I	dentification	number Do not
											number or ITIN.
					_				EIN:		
		Business Name									
		Number Ctreet			_				Dates busi	ness existed	
		Number Street			Nam	e of account	ant or bookkeej	ner	Dates busi	iicəə existed	
		City	State	Zip Code		o or account	ant of bookkeep	P 01	F	7.	
		Oity	State	Zip Code					From	To	

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Deb	tor 1	Tanitcha			Moore-Laws	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years befo ditors, or other No		or bankruptcy, did yo	u give a financial statemer	nt to anyone about your business? Include all financial institutions,
	П	Yes. Fill in the	details below.			
					Date issued	
		Name			MM/DD/YYYY	
					<u>-</u>	
		Number Stre	et			
		City	State	Zip Code	_	
		- City	State	Zip Code		
Part	12:	Sign Below				
t	rue a	and correct. I u kruptcy case c	nderstand tha	nt making a false sta	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 10 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		×	/s/ Tanitcha M	oore-Laws		/s/ Brian Laws
		Sign	nature of Debt	or 1		Signature of Debtor 2
		Dat	e 4/7/2017			Date 4/7/2017
ı	Did yo	ou attach addit	ional pages t	o Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
ı		lo				
ľ	☱	'es				
ı	Did yo	ou pay or agree	to pay some	one who is not an att	orney to help you fill out b	ankruptcy forms?
Г	7 N	lo				
	_		man			Attach the Bankruptcy Petition Preparer's Notice,
L	┙'	es. Name of per	2011			Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

l	To the last of the second seco	Northern District C		
In re_	Tanitcha Moore-Laws ; Brian Laws Debtor		Case No.	(If known)
	Desici		Chapter	Chapter 13
	DISCLOSURE OF COM	MPENSATION	OF ATTORNEY F	OR DEBTOR
1	Pursuant to 11 U.S.C. § 329(a) and Fed. Bar compensation paid to me within one year be rendered or to be rendered on behalf of the	nkr. P. 2016(b), I certify the efore the filing of the petit	at I am the attorney for the abo ion in bankruptcy, or agreed to	ovenamed debtor(s) and that o be paid to me, for services
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have rec	ceived		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid to me	was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid to me	is:		
	✓ Debtor	Other (specify)		
4	. I have not agreed to share the above-dismembers and associates of my law firm	sclosed compensation wi	th any other person unless the	ey are
	I have agreed to share the above-disclor members or associates of my law firm. A the people sharing in the compensation	A copy of the agreement,		
5	 In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situ bankruptcy; 			
	b. Preparation and filing of any petition	n, schedules, statements o	of affairs and plan which may b	pe required;
	c. Representation of the debtor at the r	meeting of creditors and o	confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in adve	ersary proceedings and ot	her contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the above-	disclosed fee does not in	clude the following services:	
		CERTIFICATION	ON	
	I certify that the foregoing is a complete state tor(s) in this bankruptcy proceedings.	ment of any agreement or	arrangement for payment to r	me for representation of the
	4/7/2017		/s/ Pellumb Hoxha	
-	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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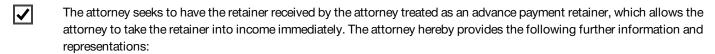
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$382.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$72.00 for expenses, leaving a balance due of \$4,032.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/7/2017		
Signed:		
/s/ Tanitcha Moore-Laws		
/s/ Brian Laws	 /s/ Pellumb Hoxha	
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Chapter. N OF CREDITOR MA	Chapter13
	N OF CREDITOR MA	
		TRIX
Debtors hereby verify that the		
	e attached list of creditors is	true and correct to the best of their
	/s/ Moore-Law	vs, Tanitcha
	/s/ Laws, Briar	١
	Laws, Brian Signature of J	oint Debtor
		/s/ Moore-Laws, Moore-Laws, Signature of D /s/ Laws, Brian Signature of Jo

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HOMEBRIDGE FINANCIAL I 194 Wood Avenue South 9th Floors Iselin, NJ, 08830

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

ALLY FINANCIAL PO BOX 380901 BLOOMINGTON, MN, 55438

CHASE AUTO 900 STEWART AVENUE GARDEN CITY, NY, 11530

AMEX PO box 981540 El Paso, TX, 79998

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD, MO, 63005

SYNCB/JCP PO BOX 965007 Orlando, FL, 32896

CAP1 NA 11013 W BROAD ST GLEN ALLEN, VA, 23060

CAP1 11013 W BROAD ST GLEN ALLEN, VA, 23060

CRDT FIRST POB 81315 CLEVELAND, OH, 44181

CREDITONEBNK PO BOX 98872 LAS VEGAS, NV, 89193

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SYNCB/TJX PO BOX 965015 ORLANDO, FL, 32896

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

Westgate Resorts 2801 Old Winter Garden Rd c/o Maureen Husar Ocoee, FL, 34761

Illinois Department of Revenue 100 W Randolph Street Level 7-425 Bankruptcy Section Chicago, IL, 60601

Emerald Courts Apartments 2472 Emerald Ct #111 Woodridge, IL, 60517

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Jared The galleria of Jewelry PO Box 1799 Akron, OH, 44309

Elmhurst memorial Hospital Po Box 4052 Carol Stream, IL, 60197

Good Samaritan Hospital 375 Dixmyth Ave Cincinnati, OH, 45220

PayPal Credit PO Box 105658 Atlanta, GA, 30348 SYNCB/CARE CREDIT 950 FORRER BLVD KETTERING, OH, 45420

Firestone 21551 Lincoln Highway Lynwood, IL, 60411

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Deb	tor 1 Tanitcha		Moore-Laws	Case number (if known)	
	First Name	Middle Name	Last Name	- Case Hallison (Inniswiy	
16.	Calculate the median fa	amily income that applies to	you. Follow these ste	ps:	AMARINE MAY AMARINE AND STREET STREET OF STREET STR
	16a. Fill in the state in wh	nich you live.	Illinois	_	
	16b. Fill in the number of	people in your household.	5	_	
	household	mily income for your state and s ied in the separate instructions f	To fi	nd a list of applicable median income amounts, go onlin may also be available at the bankruptcy clerk's office.	\$98,480.00
17.	How do the lines compa				
	17a. Line 15b iş less under 11 U.S.C	than or equal to line 16c. On the street of	e top of page 1 of th o NOT fill out <i>Calcula</i>	is form, check box 1, <i>Disposable income is not determi</i> <i>ttion of Disposable Income</i> (Official Form 122C-2).	ned .
	U.S.C. § 1325(L	re than line 16c. On the top of p b)(3). Go to Part 3 and fill out current monthly income from li	Calculation of Dispe	neck box 2, <i>Disposable income is determined under 11</i> osable Income (Official Form 122C-2). On line 39 of t	hat .
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total average	monthly income from line 11	•		\$7,007.36
19.	Deduct the marital adju commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse you to deduct part of	e is not filing with you, and you contend that calculating f your spouse's income, copy the amount from line 13.	the
	19a. If the marital adjustm	ent does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a fr	rom line 18.			\$7,007.36
20.	Calculate your current r	nonthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$7,007.36
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the yea	ar for this part of the f	orm.	\$84,088.32
	20c. Copy the median fam	nily income for your state and si	ze of household from	line 16c.	\$98,480.00
21.	How do the lines compa	re?			
	Line 20b is less than I commitment period is	ine 20c. Unless otherwise order 3 years. Go to Part 4.	ed by the court, on the	ne top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	or equal to line 20c. Unless otheriod is 5 years. Go to Part 4.	erwise ordered by the	e court, on the top of page 1 of this form, check box	
Part 4	: Sign Below				
	By signing here, I decl	are under penalty of perjury that	the information on th	nis statement and in any attachments is true and correct	
	/s/ Tanitcha M Signature of Debto	- V / / V	Belal x	/s/ Brian Laws	And the second second second
	•	·· ·		Signature of Debtor 2	
	Date 4/7/2017 MM/DD/YY	7 7		Date 4/7/2017 MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fill above.	o NOT fill out or file Form 122C- l out Form 122C-2 and file it wit	2. th this form. On line 3	39 of that form, copy your current monthly income from	line 14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Moore-Laws, Tanitcha ; Laws, Brian Debtor(s)	Case No	
		Chapter. Chapter13	
	VERIFICATIO	N OF CREDITOR MATRIX	
knowledg	he above named Debtors hereby verify that the.	e attached list of creditors is true and correct to the best of their	
Date:	4/7/2017	/s/ Moore-Laws, Tanitcha Moore-Laws, Tanitcha Signature of Debtor	
		/s/ Laws, Brian Laws, Brian Signature of Joint Debtor	-

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processors some source.	1 Tanitcha		Moore-Laws	Case number (ff known)
	First Name	Middle Name	Last Name	
28. Wi	ithin 2 years before you editors, or other parties No Yes. Fill in the details	.	ou give a financial statem	ent to anyone about your business? Include all financial institutions
			Date issued	
	Name		MM/DD/YYYY	
	Number Street	,	<u> </u>	
	City S	tate Zip Code		
	— Oily	ale Zip Code		
Part 12:	Sign Below			
	and contcot, I understa	nu mai making a laise sta	itement, concealing brone	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with
	/s/ Tanit Signature of	cha Moore-Laws	& Borta	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Brian Laws Signature of Debtor 2
	/s/ lanit	cha Moore-Laws	le Monta	* /s/ Brian Laws
Did y	Signature of Date 4/7/2	cha Moore-Laws Onto	& Mar Las	/s/ Brian Laws Signature of Debtor 2 Date 4/7/2017
Economic -	/s/ lantt Signature of Date 4/7/2 ou attach additional pa	cha Moore-Laws Onto	& Mar Las	/s/ Brian Laws Signature of Debtor 2
I	Signature of Date 4/7/2	cha Moore-Laws Onto	& Mar Las	/s/ Brian Laws Signature of Debtor 2 Date 4/7/2017
	J/s/ I anit Signature of Date 4/7/2 Ou attach additional pa	cha Moore-Laws Dividing the Control of the Control	Financial Affairs for Individ	/s/ Brian Laws Signature of Debtor 2 Date 4/7/2017 Juals Filing for Bankruptcy (Official Form 107)?
Did ye	J/s/ I anit Signature of Date 4/7/2 Ou attach additional pa	cha Moore-Laws Dividing the Control of the Control	& Mar Las	/s/ Brian Laws Signature of Debtor 2 Date 4/7/2017 Juals Filing for Bankruptcy (Official Form 107)?

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Fill in this info	ormation to identify your c				
		ase:			
Denioi I	Tanitcha		Moore-Laws		
	First Name	Middle Name	Last Name		
Debtor 2	Brian		Laws		
(Spouse, if filing)	First Name	Middle Name	Last Name	-	
United States	Bankruptcy Court for the:	Northern	District of Illinois		
1			(State)	-	
Case number (If known)			· · · · · · · · · · · · · · · · · · ·		
Official	Form 106De	<u></u>	•		Check if this is a amended filing
Declara	tion About an	Individual Debt	tor's Schedules		12/1
money or pror	erty by fraud in connecti	ion with a hankmentage and	to the second se	ng a false statement, concealing proper	
U.S.C. §§ 152, Part 1: Sig	1041, 1019, and 3571.	on with a bankruptcy cas	e can result in fines up to \$2	50,000, or imprisonment for up to 20 yea	rs, or both. 18
Part 1: Sign	n Below				rs, or both. 18
Part 1: Sign	n Below		e can result in fines up to \$2:		rs, or both. 18
Part 1: Sign	n Below		ey to help you fill out bankrup	otcy forms? ion Preparer's Notice, Declaration, and	rs, or both. 18

🗶 /s/ Brian Laws

Date 4/7/2017

Signature of Debtor 2

MM/DD/YYYY

/s/ Tanitcha Moore-Laws
Signature of Debtor 1

MM/DD/YYYY

Date 4/7/2017

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Debtor 1 Tanitcha First Name	Middle Name	Moore-Laws	Case number (if kno	wai
	Questions for Reporting Purpose	Last Name		
^{16.} What kind of debts de you have?				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	□ No.		t after any exempt pro o distribute to unsecur	operty is excluded and administrative ed creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00° \$50,000,00°	-\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001	\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, an	id I declare under pena	Ity of periury that th	e information provided is true and
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.			
	I request relief in accordance with understand making a false state	the chapter of title 1 ement, concealing properties can result in fines upon and 8571.	required by 11 U.S 1, United States Co perty, or obtaining a	de, specified in this petition. noney or property by fraud in mprisonment for up to 20 years, or btor 2 4/7/2017
			**************************************	MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

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5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$382.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$72.00 for expenses, leaving a balance due of \$4,032.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/7/2017				
Signed:				
/s/ Tanitcha Moore-Laws J Mo // 1000				
/s/ Brian Laws	/s/ Pellumb Hoxha			
Debtor(s)	Attorney for Debtor(s)			

Do not sign if the fee amounts at top of this page are blank.